ODDS OF GETTING HURTON A TOILET:

1 IN 1,000*

ODDS THAT YOU'LL OVE MORE THAN \$8,000 IN CREDIT CARD

1 IN 20¹







- Don't use your credit card to make everyday purchases.
- Don't use your credit card to buy things you can't afford.
- Don't cancel a credit card without knowing how your credit score will be impacted.
- Do limit the number of credit cards you have.
- Do stay within 30% to 50% of your credit limit to maintain a good credit score.
- Do make payments on time to avoid late fees and build a strong payment history.
- Do keep a list of your credit card account numbers and phone numbers in a safe place in case a card is lost or stolen.
- Do request FREE copies of your credit report each year at www.AnnualCreditReport.com.

Learn more about using credit wisely, managing debt and ways to improve your credit score at www.lowaCollegeAid.gov.



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* veegle.com/odds.htm

articles.moneycentral.msn.com/Banking/Credit CardSmarts/TheBigLieAboutCreditCardDebt.aspx